



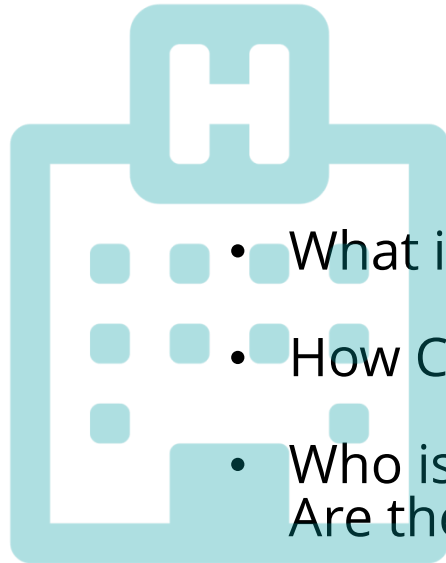
Division of  
**Health Care  
Finance & Administration**

# Hospital Presumptive Eligibility

## Training for Qualified Hospitals



# Agenda




- What is Hospital PE?
- How Can Hospitals Participate in Hospital PE?
- Who is Eligible to Enroll in Hospital PE? What Are the Benefits?
- How Does the Hospital PE Process Work?
- Contact Information and Additional Resources



# What is Hospital PE?

# What is Hospital PE?

-  Effective July 1, 2016, all Tennessee hospitals can immediately determine eligibility for certain individuals who are likely to be eligible for ongoing TennCare Medicaid, as determined by federal rules.\*
- Hospital PE is temporary but offers immediate access to coverage for eligible individuals.
- If Hospital PE enrollees do not submit **complete** Marketplace Applications after they apply for Hospital PE, they will lose their temporary eligibility. For this reason, qualified hospitals must help all Hospital PE enrollees to fill out and submit **complete** Marketplace Applications.

\*42 CFR § 435.1110

# How Hospital PE Works to Get People Connected to Coverage and Care

- Improves individuals' access to Medicaid and necessary services by providing another channel to apply for coverage.
- Ensures that the hospital will be reimbursed for services provided, just as if the individual was enrolled in ongoing TennCare Medicaid.
- Eligibility is determined by hospitals based on preliminary information reported by the individual, including:



Income



Citizenship/immigration status



Residence, etc.

The logo consists of a red square with the letters 'TN' in white, serif font. Below the red square is a thin dark blue horizontal bar.

**TN**

TM

**How Can Hospitals  
Participate in Hospital PE?**

# How Can Hospitals Participate in Hospital PE?

- Participation in the Hospital PE program is optional, but HCFA provides the opportunity for a hospital to become qualified to make PE determinations.
- To make Hospital PE determinations, a hospital must:
  - Participate in the TennCare Medicaid program;
  - Be signed up for TennCare Online Services (formerly known as TN Anytime)
  - Be located in Tennessee;
  - Sign a Hospital PE Qualified Entity Agreement to make determinations consistent with policies and procedures of the state;
  - Comply with all training requirements; AND
  - Comply with all performance standards (including the submission of a **complete** Marketplace Application for all enrollees).

# Hospital Staff Eligible to Make Hospital PE Determinations



- Once a hospital is a qualified entity:
  - Any hospital employee who is properly trained and certified can make Hospital PE determinations.
  - Staff help all Hospital PE enrollees to fill out and submit **complete** Marketplace Applications.
  - Participating hospitals may not delegate Hospital PE determinations to non-hospital staff.
    - Third-party vendors or contractors may not make PE determinations.



# Additional Submission Guidelines

- A qualified hospital shall not:
  - Allow anyone other than fully-trained staff members to provide assistance to applicants;
  - Allow anyone other than fully-trained hospital employees to make PE determinations or enter approval data into TennCare Online Services; or
  - Allow a hospital employee to record an incorrect signature date on a PE Eligibility Notice or PE Worksheet.

# HCFA Oversight and Responsibilities

- HCFA will confirm the following screening criteria:
  - The hospital is qualified to make Hospital PE determinations;
  - The applicant does not currently receive coverage under TennCare Medicaid or a Hospital PE period; AND
  - The applicant has not received coverage based on a Hospital PE period within two calendar years.
    - There is an exception for pregnant women: they can have one presumptive eligibility period per pregnancy (even if that exceeds one Hospital PE period in the past two calendar years).

# HCFA Oversight and Responsibilities

- HCFA will accept the determination unless:
  - The determination is from a non-qualified hospital; OR
  - The applicant has current TennCare Medicaid or Hospital PE coverage or has had Hospital PE within two calendar year, if not pregnant; OR
  - The pregnant applicant has had Hospital PE coverage once during the current pregnancy.
- A Hospital PE decision will not be reversed or retroactively terminated, even if the individual is found to be ineligible based on the ongoing TennCare Medicaid application and determination.

# Performance Standards

- Hospitals shall be expected to ensure that Hospital PE applicants submit **complete** Marketplace Applications concurrently with Hospital PE determination.
- Hospitals shall carefully assess Hospital PE applications in order to accurately determine eligibility (see Hospital PE worksheet).

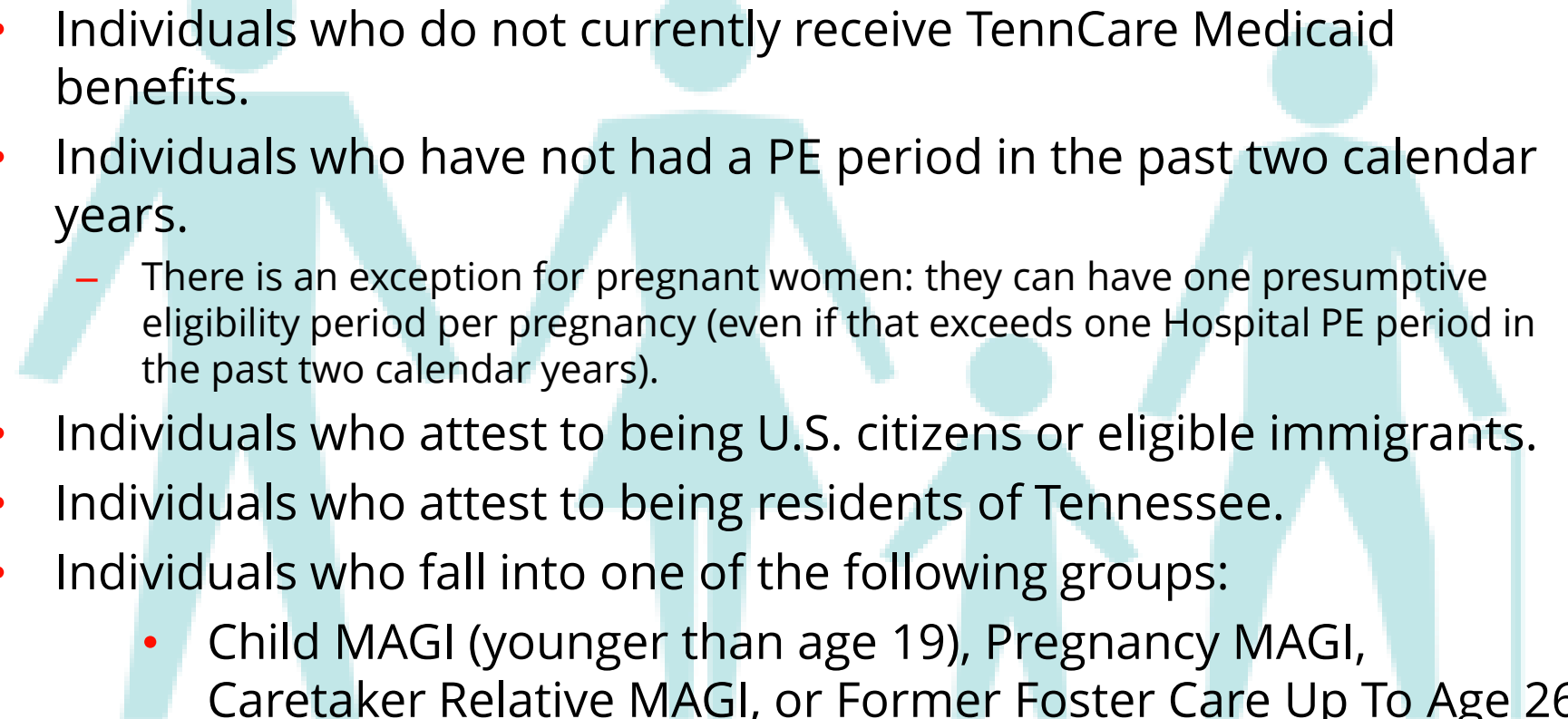
# Accountability and Corrective Actions

- HCFA has the authority to take corrective actions if the hospital does not meet the established performance standards, including (but not limited to):
  - Establishing targets and timelines for improvements;
  - Ensuring that all Marketplace Applications for Hospital PE applicants are completed;
  - Requiring additional staff trainings; AND
  - Terminating hospitals from the Hospital PE program.



**Who is Eligible to  
Enroll in Hospital PE?  
What Are The Benefits?**

# Populations Eligible for Hospital PE

- 
- Individuals who do not currently receive TennCare Medicaid benefits.
  - Individuals who have not had a PE period in the past two calendar years.
    - There is an exception for pregnant women: they can have one presumptive eligibility period per pregnancy (even if that exceeds one Hospital PE period in the past two calendar years).
  - Individuals who attest to being U.S. citizens or eligible immigrants.
  - Individuals who attest to being residents of Tennessee.
  - Individuals who fall into one of the following groups:
    - Child MAGI (younger than age 19), Pregnancy MAGI, Caretaker Relative MAGI, or Former Foster Care Up To Age 26.

# Application Scenarios

- A single father with two children may be eligible for Hospital PE, provided all other presumptive eligibility requirements are met.
  - Eligible by grouping as a Caretaker Relative.
- A childless woman who is not pregnant (age 34) cannot be approved for Hospital PE.
  - However, the hospital can help the applicant apply for private insurance during open enrollment or during a Special Enrollment Period and for tax credits (per the Affordable Care Act).
- A childless male (age 67) cannot be approved for Hospital PE.
  - However, the hospital can help the applicant apply for Long-Term Services & Supports (LTSS) or the Medicare Savings Program (MSP) via the LTSS/MSP paper application process.



# Hospital PE Income Eligibility Chart

Child Aged 0 - 1 and Pregnant Women (195% + 5% FPL of FPL)			Child Aged 1 - 5 (142% + 5% of FPL)		
Household Size	Yearly	Monthly	Household Size	Yearly	Monthly
1	\$ 23,760	\$ 1,980	1	\$ 17,464	\$ 1,456
2	\$ 32,040	\$ 2,670	2	\$ 23,550	\$ 1,963
3	\$ 40,320	\$ 3,360	3	\$ 29,636	\$ 2,470
4	\$ 48,600	\$ 4,050	4	\$ 35,721	\$ 2,977
5	\$ 56,880	\$ 4,740	5	\$ 41,807	\$ 3,484
Child Aged 6 – 18 (133% + 5% of FPL)			Caretaker Relative MAGI (103% + 5% of FPL)		
Household Size	Yearly	Monthly	Household Size	Yearly	Monthly
1	\$ 16,395	\$ 1,367	1	\$ 12,831	\$ 1,070
2	\$ 22,108	\$ 1,843	2	\$ 17,302	\$ 1,442
3	\$ 27,821	\$ 2,319	3	\$ 21,773	\$ 1,815
4	\$ 33,534	\$ 2,795	4	\$ 26,244	\$ 2,187
5	\$ 39,248	\$ 3,271	5	\$ 30,716	\$ 2,560

Income limits are current as of May 2016.

There is no income limit for the Former Foster Care Up To Age 26 category.

An expanded version of this document is available in the Step-By-Step Instructional Guide for Hospital PE.

# Duration of Eligibility Under Hospital PE

- The Hospital PE period begins on, and includes, the date on which the hospital makes the Hospital PE determination.
  - Hospitals cannot “back date” determinations.
- A Hospital PE period automatically ends after the 62<sup>nd</sup> day of coverage, but can remain open if an ongoing TennCare Medicaid application is pending.

# Determination of Household Size

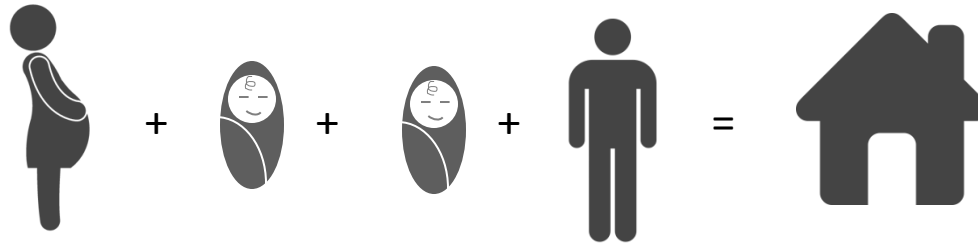
- The household\* includes the applicant and, if living with the applicant, the following individuals:
  - The applicant's spouse;
  - The applicant's natural, adopted, and step children under age 19 (or 21 if a full-time student);
  - For applicants under age 19 (or 21 if a full-time student): the applicant's natural parents, adopted parents, or step parents; and
  - For applicants under age 19 (or 21 if a full-time student): the applicant's natural siblings, adopted siblings, and step siblings who are under age 19 (or 21 if a full-time student).

\*42 CFR 435.603(f)

# Pregnant Women's Households

- When determining household size for a pregnant woman, the pregnant woman is counted as herself plus the number of children she is expected to deliver.

**Household size  
for pregnant  
woman**



- When determining household size for other applicants in the household, the pregnant woman is counted as one person.

**Household size  
for other  
applicants in the  
household**



# Pregnant Women's Households

- A pregnant woman with a household of three (her 11-year-old son, her unborn child, and herself) may be eligible. The household income is \$3,000. The income threshold for a family of three at 200% of FPL (the income limit for a pregnant woman\*) is \$3,360. The pregnant woman is eligible.

**Household size  
for pregnant  
woman**



- The household size for the 11-year-old child is two. Using the income limit for a household size of two at 138% of FPL (the income limit for a child aged 6-18\*\*) is \$1,843. The 11-year-old child is not eligible.

**Household size  
for other  
applicants in the  
household**



\*195% + 5% FPL; \*\*133% + 5% FPL.

# Determining Income Sources for Financial Eligibility

- Based on Modified Adjusted Gross Income (MAGI)\*:
  - Household income equals the sum of the MAGI of every member of the household whose income is counted. MAGI is a set of income rules determined by the IRS. The Patient Protection and Affordable Care Act (ACA) requires that state Medicaid programs use MAGI rules for most families and children.
  - Taxable income is countable income.
  - Non-taxable income is excluded income.
  - There is no asset or resource test.

\*42 CFR 435.603

# Countable Income

- Countable income includes:
  - Earned income (wages, salary, or any compensation from work).
  - Net self-employment income from a business or hobby; count the amount after business expenses are deducted.
  - Social Security income, including Social Security Disability Insurance and retirement benefits (excluding SSI).
  - Unemployment benefits.
  - Investment income, including interest, dividends, and capital gains.
  - Alimony received.
  - Pensions and annuities.
  - Rents and royalties received.
- Do not count child support received or SSI.

# Covered Services Under Hospital PE

- Benefits are the same as those provided under the ongoing TennCare Medicaid category for which the individual is determined presumptively eligible.
  - E.g., a mother with two children determined presumptively eligible for Hospital PE on the basis of her Caretaker Relative status will receive the same benefits as she would receive if she were determined eligible for Caretaker Relative MAGI coverage.





**How Does the Hospital  
PE Process Work?**

# The Hospital PE Determination Process

The hospital worker should take the following steps (refer to the Step-By-Step Instructional Guide):

- Assist applicant with completing Hospital PE application if not already enrolled in Medicaid by: a) assisting applicant with **completing all relevant questions** on the Marketplace Application and b) assisting applicant with calculating monthly family income and household size.
- Determine if applicant meets Hospital PE criteria using the Hospital PE Worksheet and Step-By-Step Instructional Guide; if so, confirm eligibility.
- Enter applicant's data into the Hospital PE screen of TennCare Online Services.
- Print/provide eligibility notice to applicant.

*Continued on next slide...*

# The Hospital PE Determination Process

*Continued...*

- Summarize benefits and answer any questions.
- Facilitate application for ongoing Medicaid.
- Confirm enrollment data.
- Save copies of the following documents:
  - Hospital PE Cover Sheet
  - Hospital PE Approval or Denial Notice
  - Hospital PE Affidavit for Failure to Submit Form
  - Marketplace Application
  - Hospital PE Worksheet



# Hospital PE Application

- Tennessee uses a Hospital PE application process separate from the ongoing Medicaid application process.
  - The Marketplace Application is used for both processes.
  - The Hospital PE application process is conducted exclusively through TennCare Online Services.
- The individual does not need to be admitted or seeking hospital services at the time of application or Hospital PE determination.

# Verifying Eligibility in TennCare Online Services

- The first section of the Hospital PE application page in TennCare Online Services is the 'Verify HPE Eligibility' section:



The screenshot shows the top of the Tennessee.gov website with the Bureau of TennCare logo and a banner for the Hospital Presumptive Eligibility application. The page title is "Hospital Presumptive Eligibility" and there is a "Report Fraud" button. A note states "All entries with the asterisk (\*) are required!". The form is for "Family Member # 1" and "Step 1: Verify HPE Eligibility". It contains input fields for First Name, Middle Name, Last Name, DOB, SSN, and Gender, along with a "Verify" button.

TENNESSEE.GOV The Official Web Site of the State of Tennessee

Bureau of TennCare

User Guide

## Hospital Presumptive Eligibility

Report Fraud

All entries with the asterisk (\*) are required!

Family Member # 1

Step 1: Verify HPE Eligibility

\*First Name:

Middle Name:

\*Last Name:

\*DOB:

\*SSN: --

\*Gender: ☐ Male ☐ Female

Verify

# Completing the Hospital Presumptive Application in TennCare Online Services

- The second section of the Hospital PE application page in TennCare Online Services is the 'Complete the Application' section:

**Step 2: Complete the Application**

**Address**

\* Mailing Address Line 1:

Mailing Address Line 2:

\* City:  \* State: TN  \* Zip Code:

**Telephone**

Home Phone:    -

Other Phone:    -

**Eligibility Determination**

\* Eligibility Category:  [ Select ]

\* Eligibility Determination Date:


\* Individual's FPL:  %

\* U.S. Citizen or Permanent U.S. Resident? ☐ Yes ☐ No

\* Monthly MAGI Income:

\* County of Residence:  [ Select ]

Request Health Plan/MCO:  [ SELECT ]

 Remove Member

# Submitting the Hospital Presumptive Application in TennCare Online Services

- The third section of the Hospital PE application page in TennCare Online Services is the 'Hospital Employee Submitting' section. Above this section is an option to add another household member:



## Hospital Employee Submitting

\*First Name:

\*Last Name:

Submit

Cancel



# Hospital PE Application Questions

- Hospitals must check TennCare Online Services about one to three days after submitting an application to confirm the information is correct.
  - If application is incorrect, an Errata Sheet must be submitted to TennCare Provider Services to correct errors. The Errata Sheet cannot be used to change enrollees' Health Plans.



# Verification of Eligibility Criteria for Hospital PE



- Hospital/state must accept self-attestation of income, citizenship/immigration status, residence, pregnancy, caretaker relative status, former foster care status, and other Hospital PE eligibility criteria.
  - Individual cannot be required to provide verification of any Hospital PE eligibility criteria.
- TennCare may request verifications relating to the ongoing TennCare Medicaid application after the complete Marketplace Application is submitted.

# Approval and Denial Notices

- Hospitals must provide individuals with a written notice after the Hospital PE determination is made, which includes:
  - Whether Hospital PE was approved or denied.
  - If approved, the beginning and ending dates of the Hospital PE period, which will be extended if the individual files a Medicaid application and eligibility is not determined by the end of the Hospital PE period.
  - If denied, the reason for the denial and the suggestion to submit a Marketplace Application.
  - Use the Hospital PE notice to communicate the approval or denial.



# Notifying the Applicant

## Eligible individuals receive:

- Eligibility notice with “approval” selected.
- An application for ongoing TennCare Medicaid.
- Assistance with, or information regarding, resources to assist the individual with completing the ongoing application.
- An explanation that the individual must **complete** and submit the ongoing application in order to receive continuing coverage.

## Ineligible individuals receive:

- Eligibility notice with “denial” selected.
- An application for ongoing TennCare Medicaid.
- Assistance with, or information regarding, resources to assist the individual with **completing** the ongoing application.

# Facilitating Ongoing Medicaid Coverage

- Submit all signed Marketplace Applications to:



**Health Insurance Marketplace  
Dept. of Health and Human Services  
465 Industrial Blvd.  
London, KY 40750-0001**

- Hospitals must cover the cost of mailed applications.
- The applications must be sent for all applicants whether they were approved or denied for Hospital PE.
  - If Marketplace Application is not submitted, then the Affidavit for Failure to Submit Form must be signed by the applicant and hospital employee and retained.
- The Hospital PE period automatically ends after 62 days unless a Marketplace Application is submitted before the end of the 62-day period.



# State Hospital PE Contact and Additional Resources

[HospitalPE.TennCare@tn.gov](mailto:HospitalPE.TennCare@tn.gov)

## *Websites*

- <http://tn.gov/tenncare/topic/overview-of-hospital-presumptive-eligibility>
- [www.tn.gov/tenncare/topic/eligibility-policy](http://www.tn.gov/tenncare/topic/eligibility-policy)
- <https://tcmisweb.tenncare.tn.gov/tcmis/tennessee/security/logon.asp>
- [www.healthcare.gov](http://www.healthcare.gov)

## *Useful Documents*

- Hospital PE Application Cover Sheet
- Hospital PE Worksheet
- Step-by-Step Instructional Guide for Hospital PE
- Hospital PE Interface User Guide
- FAQs for Hospital PE
- Hospital PE Errata Sheet
- Hospital PE Notice